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### Radiotelephone apparatus

A Todo, N Takeo, S Yokoya, H Yasuda - US Patent 5,029,236, 1991 - [patentstorm.us](#)  
 ... 379/114.04 , Charge error detection 379/114.05 , Special service fees (eg, customized ...  
 114.14 , Fraud detection or control 379/114.15 , Calling card 379/114.16 ...

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### Method and apparatus for providing prepaid telecommunications services - all 13 versions »

U Lesley - US Patent 6,333,976, 2001 - [freepatentsonline.com](#)  
 ... not need to continually purchase prepaid calling cards. ... generating and administering  
 this card creation and ... manufacture, installation, and maintenance of card ...

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### Cash access system and method of operation - all 2 versions »

BM Adler, JA Hind, LD Owen - US Patent 5,367,561, 1994 - [freepatentsonline.com](#)  
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 to an account such as his hotel room bill, charging a calling card account or ...

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### Universal service from the bottom up: a study of telephone penetration in Camden, New Jersey - all 7 versions »

ML Mueller, JR Schement - The Digital Divide: Facing a Crisis Or Creating a Myth?, 2001 - [books.google.com](#)  
 ... Universal Service from the Bottom Up 133 Table 5.3 Telephone Penetration and Age  
 of ... IDS are typical:" Someone took advantage of my calling card." The someone ...

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RN Bolton, PK Kannan, MD Bramlett - Journal of the Academy of Marketing Science, 2000 - [jam.sagepub.com](#)  
 ... There is a fee to become a loyalty member, which ... or not to repurchase (ie, stay/cancel  
 credit card membership) and ... of how much to use the service (ie, usage ...

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### Method for processing debit purchase transactions using a counter-top terminal system - all 5 versions »

K Mushibberger, M Hughes, ... - US Patent 6,032,859, 2000 - [freepatentsonline.com](#)  
 ... Calling card portion of the debit card could allow different ... b. Route service and  
 machine maintenance fees; ... from long distance calls made using the card; ...

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### Method for billing and controlling fraud in providing pay information services - all 8 versions »

D Felger - US Patent 5,933,430, 1999 - [freepatentsonline.com](#)  
 ... whether the caller is using the service too frequently ... zip code can be matched against  
 credit card or other ... the telephone number of the calling party determined ...

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Informational [Page 2] RFC 2704 The KeyNote Trust-Management System September 1999 assertion, which can be sent over an untrusted network, is also called a ...

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Trigger generation in an active database management system .... Two types of assertion classes are provided, where one of the of the assertion classes ...

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[Predictability and personalization in the service encounter](#) - all 2 versions »

CF Surprenant, MR Solomon - *Journal of Marketing*, 1997 - JSTOR

... by the addition of a third option, a NOW type of account. With this option interest was paid on the ac- count balance and there was no maintenance fee or check ...

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[Customer Lifetime Valuation to Support Marketing Decision Making](#) - all 2 versions »

FR DWYER - *JOURNAL OF DIRECT MARKETING*, 1997 - doi.wiley.com

... corn- mitments (physical exam, account membership fee) or "contractual ... Meanwhile, estimating account maintenance costs requires great care and experienced ...

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[Banks' Payments-Driven Revenues](#) - all 7 versions »

LJ RADECKI - *Economic Policy Review*, 1999 - papers.ssrn.com

... By contrast, the customary practice among banks is to waive explicit account maintenance and activity fees if a customer meets a minimum balance requirement. ...

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[Association of Managed Care Market Share and Health Expenditures for Fee-for-Service Medicare](#) ... - all 4 versions »

LC Baker - *JAMA*, 1999 - Ann Med Assoc

... used to compute the average fee-for-service expenditure per fee-for-service beneficiary for ... To account for the fact that the Medicare Fee Schedule for Part ...

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[The effect of HMOs on fee-for-service health care expenditures: Evidence from Medicare](#) - all 12 versions »

LC Baker - *Journal of Health Economics*, 1997 - Elsevier

... physician would be reimbursed for each service based on ... HCFA began phasing in the entire fee schedule in ... share and expenditures, and did not account for the ...

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[Financial Services for the Urban Poor: South Africa's E Plan](#) - all 12 versions »

JOANN PAULSON, J MCANDREWS - *World*, 1999 - papers.ssrn.com

... Operating profits, defined as transaction fee revenue minus costs of account maintenance, including allocated capital costs, and transactions costs, were still ...

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[Deposit Banks and the Market for Payment Media](#) - all 4 versions »

WC Whitesell - *Journal of Money, Credit & Banking*, 1992 - questia.com

... Previous bank models that take account of service costs and fees, as well as nonbank payment media, include studies of monetary transmission issues by Towey ...


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**Anonymous interactive telephone system - all 2 versions »**

M Solomon, J Kimball - US Patent 4,847,890, 1989 - Google Patents

... The "personals" service then stores the subscriber- provided ... caller is prompted to enter credit card informa- tion ... touch- tone input from his or her telephone. ...

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**Cooperation among competitors: the economics of credit card associations**

JC Rochet, J Tirole - 1999 - ideas.repec.org

... 56 Great Sutton Street, London EC1V 0DG Phone: 44 - 20 ... work, log in to your RePEc Author Service profile, click ... "Oligopoly Model of a Debit Card Network," MPRA ...

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**System for collecting and shipping items - all 3 versions »**

GW Ramsden - US Patent 5,481,464, 1996 - freepatentsonline.com

... of the person owning the credit card, said means ... the shipment fee being by telephone lines; means ... is collected by said commercial delivery service; means for ...

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D Felger - US Patent 5,933,480, 1999 - freepatentsonline.com

... gauge whether the caller is using the service too frequently ... and/or zip code through their telephone keypad for ... code can be matched against credit card or other ...

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**Radiotelephone subscriber unit having a generic phone number - all 2 versions »**

RM Osmani, MP Metroka - US Patent 5,797,101, 1996 - freepatentsonline.com

... as parking lots where land line phone service is not ... radiotelephone system operator to get the calling capacity of ... by giving the operator a credit card number. ...

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**Open-architecture system for real-time consolidation of information from multiple financial systems - all 9 versions »**

CC Northington, LJ Goodson - US Patent 6,128,602, 2000 - freepatentsonline.com

... account Account Change Provides reporting on all maintenance requested by ... Phone Call Provides reporting on all phone calls made by a card- Analysis holder ...

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**Automated banking system for making change on a card or user account - all 2 versions »**

RH Gusin, TW Livingston, N Park - US Patent 5,987,439, 1999 - freepatentsonline.com

... Also, the service provider will be charging the smart ... for instance, when the smart card's balance is ... and sale of items such as telephone cards, lottery tickets ...

Cited by 4 - Related Articles - Cached - Web Search

**Applications platform for a telephone system gateway interface - all 3 versions »**

JA Pugh, DE Neel, KJ Piercy - US Patent 5,483,582, 1996 - freepatentsonline.com

... 60A connected with link 40A or a commercial credit card Billing Validation Service (BVS) 60B ... When a call is placed by a caller at a calling station (FIG ...


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M Treacy - 1995 - [books.google.com](#)

... where customers scan items themselves and pay by credit card. ... they get, they'll pick up the phone to call ... can no longer aim for less than hassle-free service. ...

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... requires prior specific permission and/or a fee. ... call waiting, and automatic calling card validation. ... own systems for operations, provisioning and maintenance. ...

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BM Adler, JA Hird, LD Cwen - [US Patent 5,367,561](#), 1994 - [freepatentsonline.com](#)

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JH Carr, J Schuetz - [Fannie Mae Foundation](#), August, 2001 - [fanniemae.foundation.org](#)

... Consumers use a debit card or credit card to access their benefits with no extra fees. ... The project, in partnership with the US Postal Service and Key ...

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A Todo, N Takao, S Yokoyama, H Yasuda - [US Patent 5,029,236](#), 1991 - [patentstorm.us](#)

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RC Enksson, DL Kaserman, JW Mayo - [The Journal of Law and Economics](#), 1998 - [UChicago Press](#)

... P u would exceed the monthly service fee imposed by ... to subscribe to long-distance service, it follows ... depends upon the price of long-distance phone service. ...

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